

**LIST OF CURRENTLY PENDING CLAIMS**

The following is a complete listing of the claims marked with status identifiers in parentheses.

1. – 74 (Cancelled).

75. (Previously Presented) A method comprising:

determining a business transaction proceeds allocation between a plurality of entities; and

allocating, upon receiving notification of a business transaction via a network connection, a determined portion of the business transaction proceeds to a first of the plurality of entities and allocating a determined portion to at least one additional entity.

76. (Previously Presented) The method of claim 75, wherein the notification is received from one of the plurality of entities.

77. (Previously Presented) A method comprising:

determining a business transaction proceeds allocation between a plurality of entities; and

allocating, upon receiving notification of a business transaction, a determined portion of the business transaction proceeds to a first of the plurality of entities and allocating a determined portion to at least one additional entity, wherein the business transaction proceeds allocation is stored in memory.

78. (Previously Presented) The method of claim 75, wherein the business transaction proceeds allocation includes a fixed fee per transaction for at least one entity.

79. (Previously Presented) The method of claim 75, wherein the business transaction proceeds allocation includes a predetermined percentage allocation for at least one entity.

80. (Previously Presented) The method of claim 75, further comprising:  
sending the allocated determined portions of the business transaction proceeds to each of the first and at least one additional entity.

81. (Previously Presented) The method of claim 75, further comprising:  
receiving a fund distribution request based upon a business transaction; and  
determining whether or not the fund distribution request is subject to a predetermined business transaction proceeds allocation, wherein the business transaction proceeds allocation is determined only upon first determining that the fund distribution request is subject to a predetermined business transaction proceeds allocation.

82. (Previously Presented) The method of claim 75, wherein the business transaction proceeds allocation is stored in memory.

83. (Previously Presented) The method of claim 82, wherein the business transaction proceeds allocation includes a predetermined percentage allocation for at least one entity.

84. (Previously Presented) The method of claim 81, wherein the business transaction proceeds allocation includes a predetermined percentage allocation for at least one entity.

85. (Previously Presented) The method of claim 81, further comprising:

sending the allocated determined portions of the business transaction proceeds to each of the first and at least one additional entity.

86. – 91 (Cancelled).

92. (Previously Presented) A system comprising:

a database, adapted to store at least one business transaction proceeds allocation between a plurality of entities; and

a controller, adapted to determine a business transaction proceeds allocation between a plurality of entities from the database, and adapted to, upon receiving notification of a business transaction, allocate a determined portion of the business transaction proceeds to a first of the plurality of entities and allocate a determined portion to at least one additional entity.

93. (Previously Presented) The system of claim 92, wherein the notification is received from one of the plurality of entities.

94. (Previously Presented) The system of claim 92, wherein the business transaction proceeds allocation includes a fixed fee per transaction for at least one entity.

95. (Previously Presented) The system of claim 92, wherein the business transaction proceeds allocation includes a predetermined percentage allocation for at least one entity.

96. (Previously Presented) The system of claim 92, wherein the controller is adapted to send the allocated determined portions of the business transaction proceeds to each of the first and at least one additional entity.

97. (Previously Presented) The system of claim 92, wherein the controller is further adapted to receive a fund distribution request based upon a business transaction, and is adapted

to determine whether or not the fund distribution request is subject to a predetermined business transaction proceeds allocation, wherein the business transaction proceeds allocation is only determined after determining that the fund distribution request is subject to a predetermined business proceeds allocation.

98. (Previously Presented) The system of claim 97, wherein the notification is received from one of the plurality of entities.

99. (Previously Presented) The system of claim 97, wherein the business transaction proceeds allocation includes a fixed fee per transaction for at least one entity.

100. (Previously Presented) The system of claim 97, wherein the business transaction proceeds allocation includes a predetermined percentage allocation for at least one entity.

101. (Previously Presented) The system of claim 97, wherein the controller is adapted to send the allocated determined portions of the business transaction proceeds to each of the first and at least one additional entity.

102.– 113 (Cancelled).

114. (Previously Presented) The method of claim 75, further comprising:  
associating a user of a computer device with at least one of a plurality of beneficiary groups; and

providing an arrangement for transacting business, associating the user with at least one provider of a good, service, or information, the at least one provider being one of the plurality of entities and being associated with at least one beneficiary group including the at least one beneficiary group associated with the user, wherein the at least one additional entity includes

at least one of the plurality of beneficiary groups associated with the user.

115. (Previously Presented) The method of claim 114, further comprising:

arranging for the at least one beneficiary group associated with the user to benefit from the user obtaining a good, service or information from the at least one associated provider.

116. (Previously Presented) The method of claim 114, further comprising:

arranging for the at least one associated provider to benefit the at least one beneficiary group associated with the user, upon the user obtaining a good, service or information from the at least one associated provider.

117. (Previously Presented) The method of claim 114, further comprising:

arranging for the user to obtain the desired good, service or information from the at least one associated provider.

118. (Previously Presented) The method of claim 114, wherein the at least one of the plurality of beneficiary groups is an entity.

119. (Previously Presented) The method of claim 114, wherein at least one of the plurality of beneficiary groups includes an entity.

120. – 121 (Cancelled).

122. (Previously Presented) The method of claim 114, wherein the step of providing an arrangement includes providing, to the user, a display including a name of the at least one associated provider.

123. (Previously Presented) The method of claim 117, wherein the step of arranging includes providing, to the user, a display including a name of the at least one associated provider.

124. (Previously Presented) The method of claim 114, further comprising:

receiving an input request and user-specified beneficiary group, associating the user with a beneficiary group, from the computer device of the user;

searching for the at least one provider, based upon the arrangement and the received input request and user-specified beneficiary group, the arrangement including a synergistic concentric circle arrangement; and

outputting any associated providers to the user.

125. (Previously Presented) The method of claim 117, further comprising:

receiving an input request and user-specified beneficiary group, associating the user with a beneficiary group, from the computer device of the user;

searching for the at least one provider, based upon the arrangement and the received input request and user-specified beneficiary group, the arrangement including a synergistic concentric circle arrangement; and

outputting any associated providers to the user.

126. (Previously Presented) The method of claim 122, wherein the display includes hyperlinks to the at least one associated provider.

127. (Previously Presented) The method of claim 75, wherein the network connection includes an Internet connection.

128. (Previously Presented) The method of claim 75, wherein the network connection includes a connection over the worldwide web.

129. (Previously Presented) The method of claim 114, wherein the computer device

includes one of a personal computer, personal digital assistant and wireless phone.

130. (Previously Presented) The method of claim 75, further comprising:

receiving, from a computer device of a user, a request including a desired good, service or information and at least one user-specified beneficiary group;

associating the user to at least one provider of the requested good, service or information, associated with at least one beneficiary group including the at least one user-specified beneficiary group, for transacting business based upon the received request and at the least one user-specified beneficiary group, wherein the at least one additional entity includes the at least one of the beneficiary groups associated with the user.

131. (Previously Presented) The method of claim 130, further comprising:

arranging for the at least one beneficiary group associated with the user to benefit from the user obtaining a good, service or information from the at least one associated provider.

132. (Previously Presented) The method of claim 130, further comprising:

arranging for the at least one associated provider to benefit the at least one beneficiary group associated with the user, upon the user obtaining a good, service or information from the at least one associated provider.

133. (Previously Presented) The method of claim 130, further comprising:

arranging for the user to obtain the requested good, service or information from at least one associated provider.

134. – 138 (Cancelled).

139. (Previously Presented) The method of claim 130, wherein the computer device

includes one of a personal computer, personal digital assistant and wireless phone.

140. – 150 (Previously Cancelled).

151. (Previously Presented) The method of claim 114, wherein the business transaction proceeds allocation to the another entity is a predetermined percentage of the business transaction proceeds.

152. (Previously Presented) The method of claim 114, wherein the business transaction proceeds is a predetermined fixed fee.

153. (Previously Presented) The method of claim 130, wherein the business transaction proceeds allocation to the another entity is a predetermined percentage of the business transaction proceeds.

154. (Previously Presented) The method of claim 130, wherein the business transaction proceeds is a predetermined fixed fee.

155. (Previously Presented) The method of claim 75, wherein the first of the plurality of entities includes a provider of at least one of a good, service, or information.

156. (Previously Presented) The method of claim 155, wherein one of the plurality of entities includes a consumer of at least one of a good, service, or information of the provider.

157. (Previously Presented) The method of claim 156, wherein the at least one additional entity does not include the consumer.

158. (Previously Presented) The method of claim 77, wherein the first of the plurality of entities includes a provider of at least one of a good, service, or information.



159. (Previously Presented) The method of claim 158, wherein one of the plurality of entities includes a consumer of at least one of a good, service, or information of the provider.

160. (Previously Presented) The method of claim 159, wherein the at least one additional entity does not include the consumer.

161. (Previously Presented) A method comprising:  
receiving notification, via a network connection, of a business transaction between a plurality of entities; and  
allocating a predetermined portion of proceeds of the business transaction to a first of the plurality of entities and allocating a determined portion to at least one additional entity.

162. (Previously Presented) The method of claim 161, wherein the first of the plurality of entities includes a provider of at least one of a good, service, or information.

163. (Previously Presented) The method of claim 162, wherein one of the plurality of entities includes a consumer of at least one of a good, service, or information of the provider.

164. (Previously Presented) The method of claim 163, wherein the at least one additional entity does not include the consumer.

165. (Previously Presented) The method of claim 162, wherein the at least one additional entity does not include a consumer of at least one of a good, service, or information of the provider.

166. (Previously Presented) The method of claim 161, wherein the notification is received from one of the plurality of entities.

167. (Previously Presented) The method of claim 161, wherein the business transaction proceeds allocation includes a fixed fee per transaction for at least one entity.

168. (Previously Presented) The method of claim 161, wherein the business transaction proceeds allocation includes a predetermined percentage allocation for at least one entity.

169. (Previously Presented) The method of claim 161, further comprising:  
sending the allocated determined portions of the business transaction proceeds to each of the first and at least one additional entity.

170. (Previously Presented) The method of claim 161, further comprising:  
receiving a fund distribution request based upon the business transaction; and  
determining whether or not the fund distribution request is subject to a predetermined business transaction proceeds allocation, wherein the business transaction proceeds allocation is determined only upon first determining that the fund distribution request is subject to a predetermined business transaction proceeds allocation.

171. (Previously Presented) The method of claim 161, wherein the business transaction proceeds allocation is stored in memory.

172. (Previously Presented) The method of claim 171, wherein the business transaction proceeds allocation includes a predetermined percentage allocation for at least one entity.

173. (Previously Presented) The method of claim 170, wherein the business transaction proceeds allocation includes a predetermined percentage allocation for at least one entity.

174. (Previously Presented) The method of claim 170, further comprising:

sending the allocated determined portions of the business transaction proceeds to each of the first and at least one additional entity.

175. (Previously Presented) The method of claim 161, further comprising:

associating a user of a computer device with at least one of a plurality of beneficiary groups; and

providing an arrangement for transacting business, associating the user with at least one provider of a good, service, or information, the at least one provider being one of the plurality of entities and being associated with at least one beneficiary group including the at least one beneficiary group associated with the user, wherein the at least one additional entity includes at least one of the plurality of beneficiary groups associated with the user.

176. (Previously Presented) The method of claim 175, wherein at least one of the plurality of beneficiary groups includes an entity.

177. (Previously Presented) The method of claim 161, further comprising:

receiving an input request and user-specified beneficiary group, associating the user with a beneficiary group, from the computer device of the user;

searching for the at least one provider, based upon the arrangement and the received input request and user-specified beneficiary group, the arrangement including a synergistic concentric circle arrangement; and

outputting any associated providers to the user.

178. (Previously Presented) The method of claim 161, wherein the network connection includes an Internet connection.

179. (Previously Presented) The method of claim 161, wherein the network connection includes a connection over the worldwide web.

180. (Previously Presented) A method comprising:  
storing business transaction proceeds allocation information; and  
allocating, upon receiving notification of a business transaction between a plurality of entities via a network connection, a portion of proceeds of the business transaction to a first of the plurality of entities based upon the stored business transaction proceeds allocation information, and allocating a portion of proceeds of the business transaction to at least one additional entity based upon the stored business transaction proceeds allocation information.

181. (Previously Presented) The method of claim 180, wherein the first of the plurality of entities includes a provider of at least one of a good, service, or information.

182. (Previously Presented) The method of claim 181, wherein one of the plurality of entities includes a consumer of at least one of a good, service, or information of the provider.

183. (Previously Presented) The method of claim 182, wherein the at least one additional entity does not include the consumer.

184. (Previously Presented) The method of claim 181, wherein the at least one additional entity does not include a consumer of at least one of a good, service, or information of the provider.

185. (Previously Presented) The method of claim 180, wherein the notification is received from one of the plurality of entities.

186. (Previously Presented) The method of claim 180, wherein the business transaction proceeds allocation includes a fixed fee per transaction for at least one entity.

187. (Previously Presented) The method of claim 180, wherein the business transaction proceeds allocation includes a predetermined percentage allocation for at least one entity.

188. (Previously Presented) The method of claim 180, further comprising:  
sending the allocated determined portions of the business transaction proceeds to each of the first and at least one additional entity.

189. (Previously Presented) The method of claim 180, further comprising:  
receiving a fund distribution request based upon the business transaction; and  
determining whether or not the fund distribution request is subject to a predetermined business transaction proceeds allocation, wherein the business transaction proceeds allocation is determined only upon first determining that the fund distribution request is subject to a predetermined business transaction proceeds allocation.

190. (Previously Presented) The method of claim 180, wherein the business transaction proceeds allocation is stored in memory.

191. (Previously Presented) The method of claim 190, wherein the business transaction proceeds allocation includes a predetermined percentage allocation for at least one entity.

192. (Previously Presented) The method of claim 189, wherein the business transaction proceeds allocation includes a predetermined percentage allocation for at least one entity.

193. (Previously Presented) The method of claim 189 further comprising:

sending the allocated determined portions of the business transaction proceeds to each of the first and at least one additional entity.

194. (Previously Presented) A system comprising:

a database, adapted to store business transaction proceeds allocation information;

and

a controller, adapted to, upon receiving notification of a business transaction between a plurality of entities via a network connection, allocate a portion of proceeds of the business transaction to a first of the plurality of entities based upon the stored business transaction proceeds allocation information, and allocate a portion of proceeds of the business transaction to at least one additional entity based upon the stored business transaction proceeds allocation information.

195. (Previously Presented) The system of claim 194, wherein the notification is received from one of the plurality of entities.

196. (Previously Presented) The system of claim 194, wherein the business transaction proceeds allocation includes a fixed fee per transaction for at least one entity.

197. (Previously Presented) The system of claim 194, wherein the business transaction proceeds allocation includes a predetermined percentage allocation for at least one entity.

198. (Previously Presented) The system of claim 194, wherein the controller is adapted to send the allocated determined portions of the business transaction proceeds to each of the first and at least one additional entity.

199. (Previously Presented) The system of claim 194, wherein the controller is further adapted to receive a fund distribution request based upon a business transaction, and is adapted to determine whether or not the fund distribution request is subject to a predetermined business transaction proceeds allocation, wherein the business transaction proceeds allocation is only determined after determining that the fund distribution request is subject to a predetermined business proceeds allocation.

200. (Previously Presented) The system of claim 199, wherein the notification is received from one of the plurality of entities.

201. (Previously Presented) The system of claim 199, wherein the business transaction proceeds allocation includes a fixed fee per transaction for at least one entity.

202. (Previously Presented) The system of claim 199, wherein the business transaction proceeds allocation includes a predetermined percentage allocation for at least one entity.

203. (Previously Presented) The system of claim 199, wherein the controller is adapted to send the allocated determined portions of the business transaction proceeds to each of the first and at least one additional entity.

204. (Previously Presented) The method of claim 180, further comprising:  
    associating a user of a computer device with at least one of a plurality of beneficiary groups; and  
    providing an arrangement for transacting business, associating the user with at least one provider of a good, service, or information, the at least one provider being one of the plurality of entities and being associated with at least one beneficiary group including the at least

one beneficiary group associated with the user, wherein the at least one additional entity includes at least one of the plurality of beneficiary groups associated with the user.

205. (Previously Presented) The method of claim 204, wherein at least one of the plurality of beneficiary groups includes an entity.

206. (Previously Presented) The method of claim 180, further comprising:  
receiving an input request and user-specified beneficiary group, associating the user with a beneficiary group, from the computer device of the user;  
searching for the at least one provider, based upon the arrangement and the received input request and user-specified beneficiary group, the arrangement including a synergistic concentric circle arrangement; and  
outputting any associated providers to the user.

207. (Previously Presented) The method of claim 180, wherein the network connection includes an Internet connection.

208. (Previously Presented) The method of claim 180, wherein the network connection includes a connection over the worldwide web.

209. (Previously Presented) The system of claim 92, wherein a consumer is associated with at least one of a plurality of beneficiary groups, and the at least one provider is one of the plurality of entities and is associated with at least one beneficiary group including the at least one beneficiary group associated with the user, wherein the at least one additional entity includes at least one of the plurality of beneficiary groups associated with the user.

210. (Previously Presented) The system of claim 209, wherein at least one of the



plurality of beneficiary groups includes an entity.

211. (Previously Presented) The system of claim 92, wherein the network connection includes an Internet connection.

212. (Previously Presented) The system of claim 92, wherein the network connection includes a connection over the worldwide web.

213. (Previously Presented) The system of claim 194, wherein a consumer is associated with at least one of a plurality of beneficiary groups, and the at least one provider is one of the plurality of entities and is associated with at least one beneficiary group including the at least one beneficiary group associated with the user, wherein the at least one additional entity includes at least one of the plurality of beneficiary groups associated with the user.

214. (Previously Presented) The system of claim 213, wherein at least one of the plurality of beneficiary groups includes an entity.

215. (Previously Presented) The system of claim 194, wherein the network connection includes an Internet connection.

216. (Previously Presented) The system of claim 194, wherein the network connection includes a connection over the worldwide web.

217. (Previously Presented) The method of claim 75, wherein a consumer is associated with at least one of a plurality of beneficiary groups, and the at least one provider is one of the plurality of entities and is associated with at least one beneficiary group including the at least one beneficiary group associated with the user, wherein the at least one additional entity includes at least one of the plurality of beneficiary groups associated with the user.

218. (Previously Presented) The method of claim 217, wherein at least one of the plurality of beneficiary groups includes an entity.

219. (Previously Presented) The method of claim 75, wherein the network connection includes an Internet connection.

220. (Previously Presented) The method of claim 75, wherein the network connection includes a connection over the worldwide web.

221. (Previously Presented) The method of claim 77, wherein a consumer is associated with at least one of a plurality of beneficiary groups, and the at least one provider is one of the plurality of entities and is associated with at least one beneficiary group including the at least one beneficiary group associated with the user, wherein the at least one additional entity includes at least one of the plurality of beneficiary groups associated with the user.

222. (Previously Presented) The method of claim 221, wherein at least one of the plurality of beneficiary groups includes an entity.

223. (Previously Presented) The method of claim 161, wherein a consumer is associated with at least one of a plurality of beneficiary groups, and the at least one provider is one of the plurality of entities and is associated with at least one beneficiary group including the at least one beneficiary group associated with the user, wherein the at least one additional entity includes at least one of the plurality of beneficiary groups associated with the user.

224. (Previously Presented) The method of claim 223, wherein at least one of the plurality of beneficiary groups includes an entity.

225. (Previously Presented) The method of claim 161, wherein the network connection

includes an Internet connection.

226. (Previously Presented) The method of claim 161, wherein the network connection includes a connection over the worldwide web.

227. (Previously Presented) The method of claim 180, wherein a consumer is associated with at least one of a plurality of beneficiary groups, and the at least one provider is one of the plurality of entities and is associated with at least one beneficiary group including the at least one beneficiary group associated with the user, wherein the at least one additional entity includes at least one of the plurality of beneficiary groups associated with the user.

228. (Previously Presented) The method of claim 227, wherein at least one of the plurality of beneficiary groups includes an entity.

229. (Previously Presented) The method of claim 180, wherein the network connection includes an Internet connection.

230. (Previously Presented) The method of claim 180, wherein the network connection includes a connection over the worldwide web.